

Certificate Number: 05141-INN-DE-008325796

Bankruptcy Case Number: 09-13950

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 12, 2009, at 7:45 o'clock AM EDT,

Andrew Conrad completed a course on personal financial
management given by internet _____ by _____

Comprehensive Credit Counseling of Rural Services of Indiana, Inc.

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Indiana.

Date: September 14, 2009 By /s/Stephanie Balsley

Name Stephanie Balsley

Title Administrative Support